
FEHB Program Carrier Letter

All Carriers

U.S. Office of Personnel Management
Office of Insurance Programs

Letter No. 1999-054

Date: October 27, 1999

Fee-for-service [48] Experience-rated HMO [46] Community-rated [44]

SUBJECT: Open Season Enrollment Issues

Although we know you are working with us to ensure that Federal employees, annuitants, and their families receive the best possible service, each year there are certain difficulties that arise when enrollees change health plans. The information below will help you avoid some of those problems. Please review it and share it with your enrollment or eligibility department, and your front line customer service employees.

Electronic Enrollment

Last year the FEHB Program sent plans over 71,000 electronic enrollments through the OPM Hub in Macon, GA. We expect an even higher number this year due to the increased number of Federal agencies participating in the process, the OPM/DoD Demonstration Project, and the number of enrollees who will have to select a new plan because their current plan is leaving the Program.

You must be prepared to process all electronic enrollments that you receive. Last year, several carriers successfully tested connectivity with OPM-Macon, but did not enter the data they later received into their enrollment system. As a result, these plans did not provide enrollment cards in a timely fashion. In many cases, enrollees had to call us for help before they could get medical care from a plan they had selected two months before.

We urge you to conduct end-to-end testing of your electronic enrollment system. You should have a system established to transfer enrollment information from the electronic files you receive from OPM-Macon into your enrollment system. You should also make sure that your customer service personnel are familiar with electronic enrollment and are able to assist enrollees if they call with questions.

Customer Service

We expect that if an individual calls you claiming to be enrolled in your plan, you will make every attempt to verify their enrollment status, especially if they are seeking medical service.

Last year, several plans told individuals to call OPM or their personnel office if the enrollment was not in the plan enrollment system. Putting the enrollee in the middle is unacceptable customer service.

Please share these points with your customer service personnel:

- An enrollment confirmation letter is proof of enrollment. If the enrollee produces this letter, enter them into your system and then attempt to reconcile the information.
- If the enrollee is an annuitant, you can verify their enrollment through the Carrier Information System beginning the last week of December. You must call 1-912-757-3164, and use your pin number. If you do not know your pin number, contact your OPM contract specialist.
- If an individual has an enrollment problem, be sure to ask how they enrolled in your plan. If they used the phone, the internet, or a kiosk, but you have no record of the enrollment, make sure your staff are processing these electronic enrollments.
- Plan enrollment personnel must be familiar with the FEHB Program electronic enrollment. This year we will not transfer electronic enrollments to paper in order to fax you copies. You must process the electronic files you receive from OPM-Macon

We know most FEHB plans timely process enrollment changes. We appreciate your efforts, and look forward to working with you to ensure that this Open Season is successful. If you have any questions regarding enrollment issues, please call your contract specialist.

Sincerely,

(signed)
Frank D. Titus
Assistant Director
for Insurance Programs